

**Information to identify the case:**

Debtor 1	<u>Donald J Zott Jr.</u>	Social Security number or ITIN	xxx-xx-4410
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-34773-ABA			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Donald J Zott Jr.  
aka Donald Zott, aka Donald J Zott, aka Donald  
Zott Jr.

7/27/18

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Donald J Zott, Jr.  
 Debtor

Case No. 16-34773-ABA  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

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 Total Noticed: 44

Date Rcvd: Jul 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 29, 2018.

db +Donald J Zott, Jr., 548 Mantua Avenue, Paulsboro, NJ 08066-1177  
 aty +RAS Citron LLC, 130 Clinton Rd #202, Fairfield, NJ 07004-2927  
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 lm +Nationstar Mortgage LLC, Attn: Kawana Buggs VP, 8950 Cypress Water Blvd.,  
 Coppell, TX 75019-4620  
 516575735 +Borough of Paulsboro, Attn: Tax Collector, 1211 Delaware Street,  
 Paulsboro, NJ 08066-1200  
 516575740 +Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516575741 +Citibank / Sears, Citicorp Credit Services, Attn: Centralized Bankruptcy, PO Box 790040,  
 Saint Louis, MO 63179-0040  
 516575742 +Citibank Sears, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 516575745 +Comcast, PO Box 3005, Southeastern, PA 19398-3005  
 516575747 +Discover Bank, Attn: David Nelms CEO, 502 E. Market Street, Greenwood, DE 19950-9700  
 516575750 Gloucester County Probation Department, Child Support Enforcement, Five Points Plaza,  
 1893 Hurffville road, Woodbury, NJ 08096  
 516575751 +Hsbc/hlzb, Capital One -- Attention: Bankruptcy, Po Box 30257,  
 Salt Lake City, UT 84130-0257  
 516575753 Jennifer M. Zott, White Swan Trailer Park, Unit U-2, West Deptford, NJ 08096  
 516575752 +Jennifer M. Zott, 46 Trilby Avenue, Westville Grove, NJ 08093-1650  
 516575754 +Law Office Of Kelly A. Conroy, 28 Cooper Street, Woodbury, NJ 08096-4618  
 516575756 Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Dallas, TX 75063  
 516575755 +Nationstar Mortgage LLC, Attn: Bankruptcy Department, PO Box 619094,  
 Dallas, TX 75261-9094  
 516575757 +RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927  
 516575758 +Santander Bank USA, PO Box 961275, Fort Worth, TX 76161-0275  
 516770466 +TD Bank N.A., Michael E Blaine Esq, 30 Montgomery Street Suite 1205,  
 Jersey City NJ 07302-3835  
 516763838 +TD Bank, N.A., PO Box 16029, Lewiston, ME 04243-9507  
 516575762 Toyota Motor Credit Corp., Toyota Financial Services, PO Box 8029, Cedar Rapids, IA 52408  
 516629880 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 27 2018 23:53:40 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 27 2018 23:53:37 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516652245 EDI: AIS.COM Jul 28 2018 03:28:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 516758530 +EDI: CHRM.COM Jul 28 2018 03:28:00 CCAP Auto Lease LTD, P.O. Box 961278,  
 Fort Worth, TX 76161-0278  
 516575736 +EDI: CHASE.COM Jul 28 2018 03:28:00 Chase Card, Attn: Correspondence, Po Box 15298,  
 Wilmington, DE 19850-5298  
 516575737 +EDI: CHRM.COM Jul 28 2018 03:28:00 Chrysler Capital, Attn: Bankruptcy Department,  
 PO Box 961275, Fort Worth, TX 76161-0275  
 516575738 +EDI: CHRM.COM Jul 28 2018 03:28:00 Chrysler Capital, Attn: Bankruptcy Department,  
 PO Box 961278, Fort Worth, TX 76161-0278  
 516575739 EDI: SEARS.COM Jul 28 2018 03:28:00 Citi Cards / Sears, PO Box 45129,  
 Jacksonville, FL 32232-5129  
 516575743 +EDI: SEARS.COM Jul 28 2018 03:28:00 Citibank/Sears, PO Box 6283,  
 Sioux Falls, SD 57117-6283  
 516575744 +E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jul 27 2018 23:54:21 Comcast,  
 1701 JFK Blvd., Philadelphia, PA 19103-2899  
 516575746 E-mail/Text: ned-collections\_bankruptcydocuments@comcast.com Jul 27 2018 23:54:21  
 Comcast Cable, PO Box 3006, Southeastern, PA 19398-3006  
 516575748 EDI: DISCOVER.COM Jul 28 2018 03:28:00 Discover Bank, DB Servicing Corporation,  
 PO Box 3025, New Albany, OH 43054-3025  
 516575749 +EDI: DISCOVER.COM Jul 28 2018 03:28:00 Discover Financial, Po Box 3025,  
 New Albany, OH 43054-3025  
 516696237 +EDI: MID8.COM Jul 28 2018 03:28:00 MIDLAND FUNDING LLC, PO Box 2011,  
 Warren, MI 48090-2011  
 516788551 EDI: PRA.COM Jul 28 2018 03:28:00 Portfolio Recovery Associates, LLC,  
 c/o Sears Mastercard, POB 41067, Norfolk VA 23541  
 516575759 +EDI: RMSC.COM Jul 28 2018 03:28:00 Synch/whitehall, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 516575760 +EDI: RMSC.COM Jul 28 2018 03:28:00 Synchrony Bank/Walmart, Po Box 965064,  
 Orlando, FL 32896-5064  
 516575761 EDI: TDBANKNORTH.COM Jul 28 2018 03:28:00 TD Bank N.A., PO Box 84037,  
 Columbus, GA 31908  
 517470058 EDI: BL-TOYOTA.COM Jul 28 2018 03:28:00 Toyota Motor Credit Corporation,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0312-1

User: admin  
Form ID: 318

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Total Noticed: 44

Date Rcvd: Jul 27, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

516575763	+EDI: VERIZONCOMB.COM Jul 28 2018 03:33:00	Verizon,	500 Technology Drive, Suite 550,
	Weldon Spring, MO 63304-2225		
516575764	EDI: VERIZONCOMB.COM Jul 28 2018 03:33:00	Verizon,	PO Box 4846, Trenton, NJ 08650-4846
			TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 27, 2018 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Laura M. Egerman on behalf of Creditor Nationstar Mortgage LLC bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Motor Credit Corporation  
rsolarz@kmlawgroup.com  
S. Daniel Hutchison on behalf of Debtor Donald J Zott, Jr. sdhteamlaw@outlook.com,  
backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8